

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Paul J. Garagozzo  
 Lisa M. Garagozzo  
 Debtors

Case No. 19-14840-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2019.

db/jdb  
 tr +Paul J. Garagozzo, Lisa M. Garagozzo, 1011 Sage Road, West Chester, PA 19382-7472  
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14366806 +AMCOL Systems, P.O. Box 21625, Columbia, SC 29221-1625  
 14366808 Bryn Mawr Rehabilitation Hospital, C/O ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 14366809 +Capital One, N.A., C/O Portfolio Recovery Associates, LLC, P.O. Box 12903,  
 Norfolk, VA 23541-0903  
 14366810 Chase Bank USA, N.A., Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423  
 14366811 Chester County Hospital, C/O Emergency Care Specialists, P.O. Box 667,  
 Toms River, NJ 08754-0667  
 14366812 Children's Hospital of Philadelphia, Physicial Billing - PB CHOP, P.O. Box 788017,  
 Philadelphia, PA 19178-8017  
 14366813 Children's Hospital of Philadelphia, Physician Billing - PB CHOP, P.O. Box 788017,  
 Philadelphia, PA 19178-8017  
 14366814 +Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179  
 14366815 Fifth Third Bank, P.O. Box 630412, Cincinnati, OH 45263-0412  
 14370332 Fifth Third Bank Successor By Merger, et.al., C/o Mario J. Hanyon, Esq.,  
 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103  
 14366816 Greensky, P.O. Box 29429, West Chester, PA 19382  
 14366817 Home Depot - Citibank, N.A., P.O. Box 9001010, Louisville, KY 40290-1010  
 14366818 +Home Depot Loan Program, C/O Sun Trust Bank, P.O. Box 29429, Atlanta, GA 30359-0429  
 14366821 Main Line Health, C/O Patient Payments, P.O. Box 780163, Philadelphia, PA 19178-0163  
 14366822 Malvern Bank, National Association, Cardmember Service, P.O. Box 790408,  
 Saint Louis, MO 63179-0408  
 14366824 Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030  
 14366828 PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534  
 14366826 Penn Medical, P.O. Box 824406, Philadelphia, PA 19182-4406  
 14366827 +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
 14366830 +ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 14366833 RGS Financial, P.O. Box 6559, Englewood, CO 80155-6559  
 14366831 +Radius Global Solutions, LLC, P.O. Box 390900, Minneapolis, MN 55439-0990  
 14366835 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
 14366837 University of Penn Health System, c/o Penn Credit, P.O. Box 69703,  
 Harrisburg, PA 17106-9703  
 14366839 Wayfair - Comenity Bank, P.O. Box 659617, San Antonio, TX 78265-9617

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: stan.luongo@luongobellwoar.com Aug 17 2019 02:48:54 STANLEY E. LUONGO, JR.,  
 Luongo Bellwoar LLP, 126 West Miner Street, West Chester, PA 19382  
 smg E-mail/Text: megan.harper@phila.gov Aug 17 2019 02:50:06 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2019 02:49:24  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2019 02:50:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14366807 +EDI: ARSN.COM Aug 17 2019 06:43:00 ARS National Services, Inc., P.O. Box 469100,  
 Escondido, CA 92046-9100  
 14366805 EDI: URSI.COM Aug 17 2019 06:43:00 Alltran Financial, LP, P.O. Box 722929,  
 Houston, TX 77272-2929  
 14366819 EDI: RMSC.COM Aug 17 2019 06:43:00 Lowe's / Synchrony Bank, P.O. Box 530914,  
 Atlanta, GA 30353-0914  
 14366820 +EDI: TSYS2.COM Aug 17 2019 06:43:00 Macy's, Bankruptcy Processing, P.O. Box 8053,  
 Mason, OH 45040-8053  
 14366823 +EDI: MID8.COM Aug 17 2019 06:43:00 Midland Credit Management,  
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 14366825 E-mail/Text: bnc@nordstrom.com Aug 17 2019 02:49:09 Nordstrom Card Services,  
 P.O. Box 6566, Englewood, CO 80155-6566  
 14366829 EDI: PRA.COM Aug 17 2019 06:43:00 Portfolio Recovery Associates, LLC,  
 120 Corporate Boulevard, Norfolk, VA 23502  
 14366832 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 17 2019 02:56:58 Regional Acceptance Corporation,  
 P.O. Box 580075, Charlotte, NC 28258-0075  
 14366834 +EDI: NAVIENTFKASMSERV.COM Aug 17 2019 06:43:00 Sallie Mae, P.O. Box 9635,  
 Wilkes Barre, PA 18773-9635  
 14367879 +EDI: RMSC.COM Aug 17 2019 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14366838 EDI: USBANKARS.COM Aug 17 2019 06:43:00 US Bank, P.O. Box 2188, Oshkosh, WI 54903  
 TOTAL: 15

District/off: 0313-2

User: Lisa  
Form ID: 309I

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Aug 16, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265  
14366836\* +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2019 at the address(es) listed below:

MARIO J. HANYON on behalf of Creditor Fifth Third Bank Successor By Merger, et.al.  
paeb@fedphe.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
STANLEY E. LUONGO, JR. on behalf of Debtor Paul J. Garagozzo stan.luongo@luongobellwoar.com,  
nicole.werner@luongobellwoar.com  
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Lisa M. Garagozzo  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>Paul J. Garagozzo</b>	Social Security number or ITIN <b>xxx-xx-7977</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Lisa M. Garagozzo</b>	Social Security number or ITIN <b>xxx-xx-9345</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 8/1/19</b>
Case number: <b>19-14840-jkf</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Paul J. Garagozzo	Lisa M. Garagozzo
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1011 Sage Road West Chester, PA 19382	1011 Sage Road West Chester, PA 19382
<b>4. Debtor's attorney</b> Name and address	STANLEY E. LUONGO JR. Luongo Bellwoar LLP 126 West Miner Street West Chester, PA 19382	Contact phone 610-430-6600 Email: stan.luongo@luongobellwoar.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 8/16/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 13, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 11/12/19</b>  <b>Filing deadline: 10/10/19</b> <b>Filing deadline: 1/28/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$819.03 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/16/19 at 09:30 AM</b> , Location: <b>Courtroom #3, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	